

Certificate Number: 14912-NJ-DE-035172372

Bankruptcy Case Number: 20-18205



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 12, 2020, at 2:57 o'clock PM EST, Cheryl Manuel completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 12, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor